

WE CLAIM:

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cl 1. A method, comprising:
- 2 identifying a product associated with a first rebate;
 - 3 determining a second rebate associated with the product; and
 - 4 offering a consumer the second rebate in exchange for the first rebate.
- 1 2. The method of claim 1, wherein the second rebate has at least a first term
- 2 based on a term of the first rebate.
- 1 3. The method of claim 1, wherein the second rebate has at least a first condition
- 2 based on a condition of the first rebate.
- 1 4. The method of claim 1, wherein the first rebate is a manufacturer rebate and
- 2 the second rebate is a POS rebate.
- 1 5 The method of claim 1, further comprising:
- 2 receiving an acceptance of the second rebate from the consumer.
- 1 6. The method of claim 1, further comprising redeeming the second rebate for
- 2 compensation, the compensation including at least one of: (i) an alternative product;
- 3 (ii) a retailer credit; (iii) a price reduction; (iv) a coupon; (v) a certificate; and (vi)
- 4 cash.
- 1 7. The method of claim 6, wherein offering and redeeming is performed at the
- 2 same terminal.
- 1 8. The method of claim 6, wherein offering is performed at a first terminal and
- 2 redeeming is performed at a second terminal.
- 1 9. The method of claim 6, wherein redeeming further includes at least one of: (i)
- 2 issuing a credit; (ii) crediting an account; and (iii) recording credit on a transaction
- 3 card.
- 1 10. The method of claim 9, wherein the account is at least one of: (i) a retail store
- 2 account; (ii) a credit card account; and (iii) a bank account.

1 11. The method of claim 6, wherein the compensation is modified at the time of a
2 subsequent transaction and is based at least in part upon a product included in the
3 subsequent transaction.

1 12. The method of claim 1, wherein the second rebate includes at least a first term
2 and at least a first condition, the method further comprising updating the at least first
3 term and the at least first condition based on information received from a
4 manufacturer of the product.

1 13. The method of claim 12, wherein updating is performed based on redemption
2 statistics.

1 14. The method of claim 12, wherein the second rebate includes at least one term
2 determined based on consumer purchasing characteristics.

1 15. The method of claim 14, wherein the consumer purchasing characteristics
2 include at least one of: (i) a purchase frequency; (ii) a total purchase value; and (iii) a
3 rebate redemption rate.

1 16. The method of claim 6, wherein redeeming includes further determining at
2 least a first term and at least a first condition associated with the second rebate.

1 17. The method of claim 1, wherein the second rebate is defined by at least a first
2 redemption condition, the method further comprising:

3 receiving a commitment from the consumer to comply with the at least first
4 redemption condition; and

5 providing a value of the second rebate offer to the consumer.

1 18. The method of claim 17, wherein the commitment from the consumer includes
2 information identifying a payment account and a penalty amount, the method further
3 comprising:

4 applying the penalty amount to the payment account if the consumer fails to
5 comply with the redemption condition.

1 19. The method of claim 18, wherein the penalty amount is equal to the value of
2 the second rebate.

- 1 20. The method of claim 6, wherein the second rebate includes at least a first
2 condition identifying a number of consumer visits required before redeeming.
- 1 21. The method of claim 1, wherein a value of the second rebate is established at a
2 point of sale based at least in part on information about a purchase transaction.
- 1 22. The method of claim 1, wherein a value of the second rebate increases for
2 subsequent visits.
- 1 23. The method of claim 1, wherein the second rebate includes at least a value of
2 the second rebate and wherein the value increases for subsequent visits, and includes a
3 final value of zero indicating expiration of the second rebate.
- 1 24. The method of claim 1, wherein the second rebate includes a condition
2 indicating a required redemption time.
- 1 25. The method of claim 24, wherein the second rebate includes a value of the
2 second rebate and wherein the value decreases as redemption time increases.
- 1 26. The method of claim 24, wherein a value of the second rebate increases for
2 later redemption times.
- 1 27. The method of claim 24, wherein a value of the second rebate decreases for
2 later redemption times.
- 1 28. The method of claim 1, further comprising determining a retailer
2 reimbursement value.
- 1 29. In a system for processing rebates, a computer-readable media for storing data
2 for access by a point-of-sale terminal, comprising:
3 a rebate data structure stored in the computer-readable medium, the data
4 structure including information used by the point-of-sale terminal and including:
5 a product identification field;
6 a manufacturer rebate identification field associated with the product
7 identification field; and
8 a POS rebate identification field associated with the manufacturer rebate
9 identification field.

1 30. The computer readable media of claim 29, wherein the rebate data structure
2 further includes a POS rebate amount field and a POS rebate condition field
3 corresponding to the POS rebate field.

1 31. The computer readable media of claim 29, further comprising a consumer data
2 structure including a consumer identification field associated with the POS rebate
3 identification field. *a*

1 32. The computer readable media of claim 31, wherein the consumer data
2 structure further includes a consumer contact information field.

1 33. The computer readable media of claim 29, wherein the data structure further
2 includes a field storing consumer statistics.

1 *34* 34. ~~A method of processing rebates, comprising:~~
2 *22* identifying a first rebate associated with a product;
3 determining an alternative rebate associated with the product;
4 accepting input indicative of a selection of the alternative rebate; and if
5 selected,
6 ~~issuing the alternative rebate to the consumer.~~

1 *30* 35. The method of claim *29* 34, wherein identifying a first rebate is performed by
2 entering product information at a point of sale terminal.

1 *31* 36. The method of claim *29* 34, wherein a value of the alternative rebate is updated
2 periodically.

1 *32* 37. The method claim *29* 34, wherein a value term of the alternative rebate is updated
2 after a predetermined number of purchases.

1 *33* 38. The method of claim *29* 34, further comprising redeeming the alternative rebate
2 for a credit in the same transaction in which the alternative rebate is issued.

1 *34* 39. The method of claim *29* 34, further comprising redeeming the alternative rebate
2 in a subsequent transaction.

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A method, comprising:

identifying a product;

identifying a first rebate and a second rebate associated with the product;

receiving an acceptance of the second rebate from a consumer;

issuing the second rebate to the consumer; and

receiving a request from the consumer to redeem the second rebate.

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The method of claim ~~40~~ ³⁵, further comprising:

redeeming the second rebate if the consumer has satisfied at least a first

condition associated with the second rebate.

1 ~~37~~ ⁴²

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The method of claim ~~41~~ ³⁶, further comprising:

providing a value to the consumer if the consumer has satisfied the at least

first condition.

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The method of claim ~~42~~ ³⁵, wherein the second rebate is issued at a retail point of

sale.

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